

LAW OFFICES

Friedman & MacFadyen, P.A.

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VIRGINIA OFFICE
1801 Rolling Hills Drive
Sunny Building, Suite 125
Richmond, VA 23228
Phone: (804) 288 0088
FAX: (804) 288 0082

PLEASE REPLY
TO VIRGINIA

July 28, 2010

Ms. Michele L. McBeth
1321 Creamer Road
Norfolk, VA 23503

Re: EverHome Mortgage Company
v. Michele L. McBeth
Property Address: 1321 Creamer Road
File No.: 225815
Loan No.: 9000076303

IMPORTANT NOTICE REGARDING ALTERNATIVE TO FORECLOSURE

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. THIS FIRM IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ALL COMMUNICATION OBTAINED WILL BE USED FOR THAT PURPOSE, THOUGH IT IS NOT AN ATTEMPT TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED PURSUANT TO (OR WHO IS UNDER THE PROTECTION OF) THE BANKRUPTCY LAWS OF THE UNITED STATES; IN SUCH INSTANCES, IT IS INTENDED ONLY FOR INFORMATIONAL PURPOSES.

Dear Borrower(s):

We are writing you to let you know that you may be eligible for a Repayment Plan that could be used to avoid a foreclosure sale and possibly bring your mortgage loan current as well.

You may have had an unexpected expense or a circumstance beyond your control that forces you to miss mortgage payments. If this is the case we would like to discuss your situation with you and determine if you are eligible for a Repayment Plan.

If you would like to discuss the above-mentioned alternative, please call Friedman & MacFadyen, P.A., at (804)288-0088. In addition, please fill out the attached Financial Statement and return same to this office as soon as possible.



The foreclosure action will continue until Friedman & MacFadyen can determine if you are eligible for a Repayment Plan and an agreement has been signed and implemented. Your decision to respond to this letter does not in any way affect your legal rights with respect to acceleration of the loan or the foreclosure process, which may have already commenced. Responding to this letter is not a valid reply to foreclosure documentation (such as a Notice of Default) and does not, in and of itself, affect the progress of the foreclosure. Responding to this letter will not affect your right to dispute the validity of the amount of mortgage debt.

Very truly yours,

FRIEDMAN & MacFADYEN, P.A.
Johnie R. Muncy

JRM:llm
Enclosure



BORROWER'S FINANCIAL STATEMENT

Property Address		Servicer Loan Number	
Is your home listed for sale? Yes No		Agent's Name: Agent's Phone Number:	
Borrower Name		Social Security Number	
Mailing Address (#, Street, Apt)			
Mailing Address (City, State, Zip)			
Total number of persons living at this address:		Number of dependents at this address:	
Home Phone:		Work Phone:	
Co-Borrower Name		Social Security Number	
Mailing Address (#, Street, Apt)			
Mailing Address (City, State, Zip)			
Total number of persons living at this address:		Number of dependents at this address:	
Home Phone:		Work Phone:	
Have you contacted credit counseling services? Yes No		Number of cars you own?	
Monthly Income (Wages): \$ / mo. Additional Income (not wages): \$		Imo.* Source:	
*Notice: Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for approval of			
Asset Type	Estimated Value	Liability Type	Payment/Month
Home		Alimony/Child Support	
Other Real Estate		Dependent Care	
Checking Accounts		Rent	
Savings/Money Market		Other Mortgage(s)	
IRA/Keogh Accounts		Personal Loan(s)	
401 k/ESOP Accounts		Medical Expenses	
Stocks, Bonds, CD's		HOA Fees/Dues	
Other Investments		Other	
Reason for delinquency:			
<p>I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. My (Our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report, and to contact my real estate agent and/or credit counseling service representative (if applicable).</p>			
Submitted this _____ day of _____			
By: _____		Date: _____	
Signature of Borrower			
By: _____		Date: _____	
Signature of Co-Borrower			
<p>Before mailing, make sure you have signed and dated the form and attached a copy of your most recent paystub. If you are self-employed, attached a copy of your most recent Federal Tax returns.</p>			

Call

1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified
by the U.S. Department of Housing and Urban Development. The
Homeowner's HOPE™ Hotline - open 24/7 - is operated by the
Homeownership Preservation Foundation, a nonprofit member of the
HOPE NOW Alliance of mortgage industry members and
HUD-certified counseling agencies. Or visit

www.hopenow.com

For free information on the President's plan to help homeowners, visit

www.makinghomeaffordable.gov

